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Interest rate decreases from the previous loan term are mandatory. Interest rate increases from the previous loan term are at the option of the Lender.

Borrower shall not be charged any costs or fees in connection with any renewal of this loan.

Borrower has the right to prepay the unpaid principal balance of this loan in full or in part without penalty at any time after the beginning of the minimum notice period for renewal of the Initial Loan Term.

IN WITNESS WHEREOF, Borrower has executed this Renegotiable Rate Mortgage Rider.

COUNTY OF GREENVILLE) PERSONALLY appeared before me Louis Moreno who first	ATTNESSES: A		
STATE OF SOUTH CAROLINA COUNTY OF GREENVILLE PERSONALLY appeared before me Louis Moreno	M. Welting	11/2(1//_E\P) 18	
STATE OF SOUTH CAROLINA PERSONALLY appeared before me Louis Moreno who first being duly sworn, states that (s)he saw the within named Borrower sign, seal and as his/her act and deed deliver the within Renegotiable Pate Nortgage Rider; and that (s)he with W. W. Wilkins witnessed the execution thereof. SKORN to before me this 6 day of NOVEMBER 1980. Notary Public for South Carolina Ny Commission Expires 9/25/90 STATE OF SOUTH CAROLINA) RENUNCIATION OF DOWER I, the undersigned Notary Public, do hereby certify unto all whom it may concern that the undersigned wife (wives) of the above named Borrower(s) respectively, did the dead appear before me, and each, upon being privately and separately examined by me, did died as appear before me, and each, upon being privately and separately examined by me, did died and that she does freely, voluntarily, and without any compulsion, dread or fear of any person whomsoever, renounce, release and forever relinquish unto the Lender and the Lenders successors and assigns, all her interest and estate, and all her right and claim of dower of, in and to all and singular the premises within mentioned and released. Actually Rocket. GIVEN under my hand and seal this 6 day of NOVEMBER (1980).	Mallux	Borrover, RAMINIA, HUX	ch
PROBATE PERSONALLY appeared before me Louis Moreno who first being duly sworn, states that (s)he saw the within named Borrower sign, seal and as his/her act and deed deliver the within Renegotiable Pate Mortgage Rider infa that (s)he with W. W. Wilkins witnessed the execution thereof. SKORN to before me this 6 day of NOWEMBER , 19 80 . ***MUNICIATION OF DOWER** COUNTY OF CREENVILLE) RENUNCIATION OF DOWER 1, the undersigned Notary Public, do hereby certify unto all whom it may concern that the undersigned wife (wives) of the above named Borrower(s) respectively, did this de appear before me, and each, upon being privately and separately examined by me, did declar that she does freely, voluntarily, and without any compulsion, dread or fear of any person whomsoever, renounce, release and forever relinquish unto the Lender and the Lenders successors and assigns, all her interest and estate, and all her right and claim of dower of, in and to all and singular the premises within mentioned and released. **CHINDE F. HOCK** CIVEN under my hand and seal this 6 day of **NOMEMBER** NOTARY Public for South Carolina **CL.S.) Notary Public for South Carolina **CL.S.) Notary Public for South Carolina	POLIT		
PERSONALLY appeared before me Louis Moreno who first being duly sworn, states that (s)he saw the within named Borrower sign, seal and as his/her act and deed deliver the within Renegotiable Pate Mortgage Rider and that (s)he with W. W. Wilkins SWORN to before me this 6 day of NOWEMBER , 19 80 . WILLIAM (L.S.) Notary Public for South Carolina My Commission Expires 9/25/90. STATE OF SOUTH CAROLINA) RENUNCIATION OF DOWER COUNTY OF GREENVILLE) RENUNCIATION OF DOWER that the undersigned Wife (wives) of the above named Borrower(s) respectively, did this da appear before me, and each, upon being privately and separately examined by me, did declar that she does freely, voluntarily, and without any compulsion, dread or fear of any person whomsoever, renounce, release and forever relinquish unto the Lender and the Lenders successors and assigns, all her interest and estate, and all her right and claim of dower of, in and to all and singular the premises within mentioned and released. GIVEN under my hand and seal this 6 day of CEKINDEE F. HOCK NOTATION FUNDAMENTAL (L.S.) Notary Public for South Carolina (L.S.)	STATE OF SOUTH CAROLINA	DDORATE	
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